

In re:  
Kyesha D Carter  
Debtor

Case No. 19-12866-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Aug 07, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2024:**

| Recip ID | Recipient Name and Address                                       |
|----------|--|
| db       | + Kyesha D Carter, 6559 Vandike St., Philadelphia, PA 19135-2825 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2024 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| ALFONSO G. MADRID       | on behalf of Debtor Kyesha D Carter amadrid@clsphila.org madrid.alfonsob@notify.bestcase.com   |
| DENISE ELIZABETH CARLON | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmllawgroup.com   |
| KENNETH E. WEST         | ecfemails@ph13trustee.com philaecf@gmail.com   |
| KEVIN G. MCDONALD       | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmllawgroup.com   |
| LEON P. HALLER          | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com |

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE : CHAPTER 13  
KYESHA D. CARTER : CASE NO: 19-12866AMC  
Debtor :  
:

## ORDER

AND NOW, upon consideration of the Debtor's Motion for Determination of Mortgage Cure, and upon notice and hearing, it is hereby ordered and declared that:

1. Debtor's mortgage loan, which was the basis of Proof of Claim No. 2 filed in this case, held and/or serviced by Pennsylvania Home Finance Agency ("PHFA") has been cured of prepetition arrears by completion of the chapter 13 plan and that Debtor has made all postpetition contractual payments to PHFA, so that Debtor's remaining balance due on the mortgage as of this date is the amount that would have existed if the default had never occurred;
2. Any amounts for fees, charges, or expenses that PHFA may allege Debtor owes as of the petition date in connection with any alleged prepetition default on the mortgage or otherwise, that has not been approved by this Court through the allowance of Claim No. 2 or otherwise, are deemed cured by completion of the plan and are therefore canceled and discharged.

Date: August 7, 2024

Ashley

Ashely M. Chan  
United States Bankruptcy Judge